

Fill in this information to identify the case:

Debtor 1	MICHAEL JOHN VITKO
Debtor 2 (Spouse, if filing)	CHRISTAL R VITKO
United States Bankruptcy Court for the:	Eastern District of Pennsylvania
Case Number:	15-14842-PMM

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor:	PNC BANK NA	Court claim no. (if known):	15
Last 4 digits of any number you use to identify the debtor's account	3 1 1 1		
Property Address:	440 ARLINGTON STREET EASTON, PA 18045		

**Part 2: Cure Amount**

Total cure disbursments made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ 4,887.31
b. Prepetition arrearage paid by the trustee:	(b) \$ 4,887.31
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ -0-
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ -0-
e. Allowed postpetition arrearage:	(e) \$ -0-
f. Postpetition arrearage paid by the trustee:	+ (f) \$ -0-
g. Total. Add lines b, d, and f.	(g) \$ 4,887.31

**Part 3: Postpetition Mortgage Payment**

Check one

 Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \_\_\_\_\_

The next postpetition payment is due on

/ /  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 MICHAEL JOHN VITKO  
Name

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Scott F. Waterman

Signature

Date 07/20/2020

Trustee Scott F. Waterman

Address 2901 St. Lawrence Avenue, Suite 100  
Reading, PA 19606

Contact phone (610) 779-1313

Email info@ReadingCh13.com

Debtor 1 MICHAEL JOHN VITKO  
Name

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## History Of Payments

### **Part 2 - B**

Claim ID	Name	Creditor Type	Date	Check #	Posting Description	Amount
15	PNC BANK NA	Pre-Petition Arrears	08/17/2018	1055498	Disbursement To Creditor/Pr	131.96
15	PNC BANK NA	Pre-Petition Arrears	09/21/2018	1056739	Disbursement To Creditor/Pr	286.80
15	PNC BANK NA	Pre-Petition Arrears	10/19/2018	1058017	Disbursement To Creditor/Pr	478.00
15	PNC BANK NA	Pre-Petition Arrears	11/20/2018	1059302	Disbursement To Creditor/Pr	369.60
15	PNC BANK NA	Pre-Petition Arrears	12/14/2018	1060530	Disbursement To Creditor/Pr	369.60
15	PNC BANK NA	Pre-Petition Arrears	01/18/2019	1100910	Disbursement To Creditor/Pr	369.60
15	PNC BANK NA	Pre-Petition Arrears	02/15/2019	1102359	Disbursement To Creditor/Pr	369.60
15	PNC BANK NA	Pre-Petition Arrears	03/15/2019	1103715	Disbursement To Creditor/Pr	369.60
15	PNC BANK NA	Pre-Petition Arrears	04/18/2019	1105261	Disbursement To Creditor/Pr	369.60
15	PNC BANK NA	Pre-Petition Arrears	05/23/2019	1106845	Disbursement To Creditor/Pr	369.60
15	PNC BANK NA	Pre-Petition Arrears	06/21/2019	11508371	Disbursement To Creditor/Pr	360.00
15	PNC BANK NA	Pre-Petition Arrears	07/19/2019	11509784	Disbursement To Creditor/Pr	360.00
15	PNC BANK NA	Pre-Petition Arrears	08/15/2019	11511175	Disbursement To Creditor/Pr	360.00
15	PNC BANK NA	Pre-Petition Arrears	09/23/2019	11512768	Disbursement To Creditor/Pr	323.35
<b>Total for Part 2 - B:</b>						<b>4,887.31</b>